SUPERIOR APPRAISAL SERVICES, INC.



APPRAISAL OF REAL PROPERTY

LOCATED AT:

URAR/XACTIMATE SAMPLE Lots 6, Block 8, Irenca Sub, PB 119-77 Miami, FI 33175-7120

FOR:

Bank Of America 9000 Southside Blvd., #600 Jacksonville, FI 32256

AS OF:

03/22/2007

BY:

Chris Carpenter, St.Cert.Res.REA. 14985 SW 108 Terrace Miami, Florida 33196 Phone: (305) 382-3399 Fax: (305) 386-0484 Web Site: superappraisal.com **Summary Appraisal Report**

Superior Appraisal Services, Inc. (305)382-3399

Uniform Residential Appraisal Report

	Uniform Re	Siuenila	Appraisa	πορυτ	Fi	le# Sampl	е	
The purpose of this summary appraisal repo		client with an acc		ly supported, opi				
Property Address URAR/XACTIMATE		(2) 2 2	City Miami				Zip Code 33	175-7120
Borrower Sample		er of Public Record	Sample		C	ounty Miam	i-Dade	
Legal Description Lots 6, Block 8, Ireno Assessor's Parcel # 30-4914-021-XXX			Tax Year 2006		B	E. Taxes \$ 5	203.26	
Neighborhood Name Miami	^		Map Reference 5	4-39-10		ensus Tract O	•	
Occupant 🗌 Owner 🗌 Tenant 🔀 Vac	ant Speci	ial Assessments \$		PU			per year	per month
Property Rights Appraised 🔀 Fee Simple		er (describe)						
Assignment Type 🗌 Purchase Transaction			scribe) REO Pro					
Lender/Client Bank Of America			outhside Blvd., #6				/	
Is the subject property currently offered for sa			•					Drine of
Report data source(s) used, offering price(s), \$450,000. Listing expired 12/30/2006		listing Service.	The subject was	listed on the r	narket 06/	25/2006 WI	in an Asking	Price of
I did did not analyze the contract for		ase transaction. Exc	plain the results of the	e analysis of the o	contract for s	ale or why the	analysis was	not
performed.						ale of mily ale	, analyeie mae	liot
Contract Price \$ Date of Con			e owner of public red			a Source(s)		
Is there any financial assistance (loan charges		lownpayment assis	tance, etc.) to be pai	d by any party or	n behalf of the	e borrower?	Ye	s 🗌 No
If Yes, report the total dollar amount and desc	ride the items to de paid.							
Note: Race and the racial composition of t	he neighborhood are not a	appraisal factors.						
Neighborhood Characteristics			ousing Trends		One-Unit	Housing	Present La	nd Use %
Location 🗙 Urban 🗌 Suburban 🗌	Rural Property Value	es 🗙 Increasing	Stable	Declining	PRICE	AGE	One-Unit	100 %
Built-Up 🗙 Over 75% 🗌 25-75% 🗌	Under 25% Demand/Suppl		🗙 In Balance 🛛	Over Supply	\$ (000)	(yrs)	2-4 Unit	%
Growth 🗌 Rapid 🛛 🗙 Stable 🗌	Slow Marketing Time		hs 🗙 3-6 mths 🛛	Over 6 mths	400 Lo		Multi-Family	%
	rhood boundaries are:			South by	1,200 Hi		Commercial	%
SW 40th Street, East by The Florida					500 Pr		Other	%
Neighborhood Description The subject i Tamiami Trail is located a few blocks	is situated in an area co North of the subject a							
public transportation. Access to the					y, places o	Temployin		633 10
Market Conditions (including support for the a			are stable . Availa	ability of finand	cing is goo	d mostly co	onsisting of	
Conventional, FHA, VA and Private M								st rates.
Dimensions 50 x 100		a 5,000 Sq.Ft.		e Rectangula	r	View Re	esidential	
Specific Zoning Classification RU-1		ning Description S		ha)				
	Zoning Compliance 🔀 Legal 🗌 Legal Nonconforming (Grandfathered Use) 🗌 No Zoning 🗌 Illegal (describe)							
Is the highest and best use of subject property	as improved (or as propos				Yes 🗌 N	lo If No des	crihe	
Is the highest and best use of subject property	y as improved (or as propos				Yes 🗌 N	lo If No, des	scribe	
Utilities Public Other (describe)		ed per plans and s Public Other (de	pecifications) the pre				Public	Private
Utilities Public Other (describe) Electricity X	Water	Public Other (de	pecifications) the pre	Off-site Impr Street Pave	ovements - 1 ed Asphalt			Private
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Fannie Mae Form 1004 March 2005

Uniform Residential Appraisal Report

		U		sidential A	μμιαιδαι	סרו ו	τροιι	File #	Sample	
	There are 10 comparabl			the subject neighborh			-		to \$ 390	. 000
	There are 10 comparabl	le sales in the subjec	t neighborhood within	the past twelve mon	ths ranging in sa	ale pric	e from \$ 370,00	0		25,000
	FEATURE	SUBJECT	COMPARAB	LE SALE # 1	COMPA	ARABLE	E SALE # 2		COMPARABL	_E SALE # 3
	Address URAR/XACTIMA	TE SAMPLE	1019 SW 137 P	lace	1151 SW 14	42 Pla	се	1385	4 SW 22 St	reet
	Miami, FI 33175-	7120	Miami, FI 33175		Miami, FI 33 ⁻	3175		Miam	i, FI 33175	
	Proximity to Subject		1.1 miles SW		1.1 miles SW	N .		1.1 m	iles SW	
	Sale Price	\$		\$ 385,000		\$	\$ 395,000			\$ 425,000
	Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 288.61 sq.ft.		\$ 251.75	sq.ft.		\$	323.19 sq.ft.	
	Data Source(s)		REAP III, Tax Re	ecords	REAP III, Ta	ax Rec	ords	REAF	P III, Tax Re	cords
	Verification Source(s)		ORB 24993-332	9	ORB 25344-	-1603		MLS	#D1143254	Ļ
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTIO	ON	+(-) \$ Adjustment	DES	SCRIPTION	+(-) \$ Adjustment
	Sales or Financing		Conventional		Conventional	al		Conv	entional	
	Concessions		\$77,000		\$316,000			\$106	,000	
	Date of Sale/Time		09/2006		02/2007			10/20	006	
	Location	Average	Average		Average			Avera	age	
	Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			Fee S	Simple	
	Site	5,000 Sq.Ft.	4,500 SqFt.		4,769 SqFt.			5,250) SqFt.	
	View	Residential	Residential		Residential				lential	
	Design (Style)	Zero Lot	Zero Lot		Zero Lot			Zero		
	Quality of Construction	Average	Average		Average			Avera		
	Actual Age	24 Yrs	20 Yrs		18 Yrs			23 Yr		
	Condition	Average (-)	Average/Good	-15,000	Average		-10,000			-30,000
	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Baths			Bdrms. Baths	
	Room Count	6 3 2	6 3 2		6 3	2		6	3 2	
	Gross Living Area	1,306 sq.ft.		0		sq.tt.	-11,800		1,315 sq.ft.	0
	Basement & Finished	None	None		None			None		
	Rooms Below Grade	Noted	Noted		Noted			Noted		
Ч	Functional Utility	Adequate	Adequate		Adequate			Adeq		
LES COMPARISON APPROACH	Heating/Cooling	Central AC	Central AC		Central AC			Centr		
PRO	Energy Efficient Items	Standard	Standard		Standard			Stand		
API	Garage/Carport	Open Parking	Open Parking		Open Parkin	ng			Parking	
N	Porch/Patio/Deck	C-Entry/C-Patio		. 10 500	Similar		. 40 500	Simila		
ISC	Features	Pool/Patio/Spa	Patio	+12,500			+12,500		Patio/Spa	
AR	Features	Steel Gate	Similar		Similar			Simila		40.000
d M	Kitchen	Std. Kitchen	Std. Kitchen	ф о г оо	Std. Kitchen		• • • • • •	Updt.	Kitchen	-10,000
ပ္ပ	Net Adjustment (Total)			\$ -2,500		-				\$40,000
ES	Adjusted Sale Price		Net Adj. 0.6 %			4 % 7 % \$		Net Ad		
	of Comparables	the colo or transfer h	Gross Adj. 7.1 %	roperty and comparat			\$ 385,700	GIUSS	Adj. 9.4 %	\$ 385,000
0,		ule sale ul ualisiel li	istory of the subject p	noperty and comparat	JIE SAIES. II IIUL, E	слріант				
	My research 🗙 did 🗌 did I	not reveal any prior s	ales or transfers of the	e subject property for	the three years of	prior to	the effective date of	this and	nraisal	
		not reveal any prior s	ales or transfers of the	e subject property for	the three years p	orior to	the effective date of	this app	oraisal.	
	Data Source(s) REAP III									
	Data Source(s) REAP III My research 🔀 did 🗌 did I			e subject property for e comparable sales fo						
	Data Source(s) REAP III My research 🗙 did 🗌 did Data Source(s) REAP III	not reveal any prior s	ales or transfers of the	e comparable sales fo	r the year prior to	to the da	ate of sale of the con	nparable	e sale.	nae 3).
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

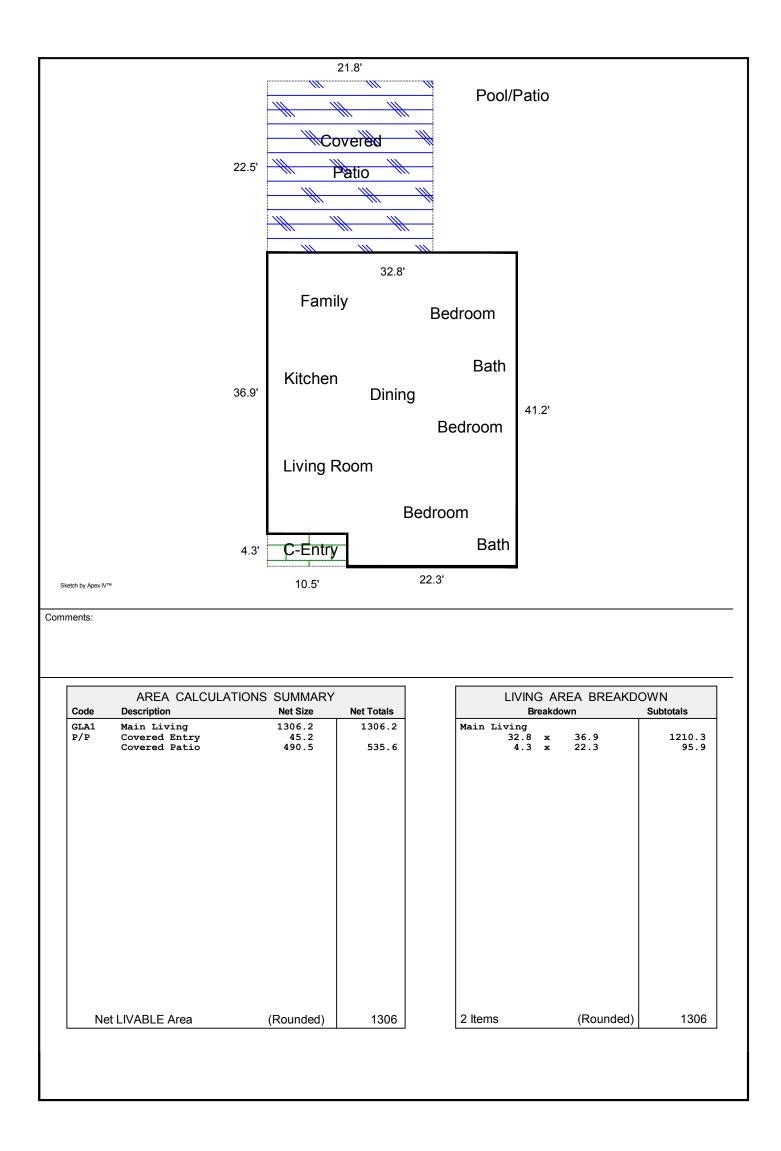
APPRAISER St.Certified Residential Appraiser

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Cargante	Signature
Name Chris Carpenter, St.Cert.Res.REA.	Name
Company Name Superior Appraisal Services, Inc.	Company Name
Company Address 14985 SW 108 Terrace, Miami, Fl 33196	Company Address
Telephone Number (305) 382-3399	Telephone Number
Email Address cc@superappraisal.com	Email Address
Date of Signature and Report 03/26/2007	Date of Signature
Effective Date of Appraisal 03/22/2007	State Certification #
State Certification # RD 441	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State FI	
Expiration Date of Certification or License <u>11/30/2008</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
URAR/XACTIMATE SAMPLE	Did inspect exterior of subject property from street
Miami, FI 33175-7120	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 383,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name	COMPARABLE SALES
Company Name Bank Of America	UUIVIFANADLE JALEJ
Company Address 9000 Southside Blvd., #600, Jacksonville, FI 322	Did not inspect exterior of comparable sales from street
32256	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Building Sketch

Borrower/Client	Sample			
Property Address	URAR/XACTIMATE SAMPLE			
City	Miami	County Miami-Dade	State FI	Zip Code 33175-7120
Lender	Bank Of America			



SAMPLE

Main Level

Area Items: Main Level

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Stucco or exterior plaster repair - Minimum charge	1.00 EA	290.00	290.00	0.00	290.00
R&R Door lockset & deadbolt - exterior	2.00 EA	89.69	179.38	0.00	179.38
Electrical repair - Minimum charge	1.00 EA	190.00	190.00	0.00	190.00
Area Items Total: Main Level			659.38	0.00	659.38

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Room: MSTRBDRM

432.01 SF Walls182.22 SF Ceiling614.23 SF Walls & Ceiling182.22 SF Floor20.25 SY Flooring54.00 LF Floor Perimeter54.00 LF Ceil. Perimeter54.00 LF Floor Perimeter

Ceiling Height: 8'

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Ceiling fan & light - Detach & reset	1.00 EA	98.85	98.85	0.00	98.85
Heat/AC register - Detach & reset	1.00 EA	8.29	8.29	0.00	8.29
Drywall repair - Minimum charge	1.00 EA	570.00	570.00	0.00	570.00
Mask the walls and ceiling per square foot - plastic and tape	614.23 SF	0.12	73.71	0.00	73.71
Regrout tile floor	182.22 SF	2.33	424.57	0.00	424.57
Seal then paint the walls and ceiling (2 coats)	614.23 SF	0.57	350.11	0.00	350.11
Remove 5/8" drywall - hung, taped, floated, ready for paint	182.22 SF	0.35	63.78	0.00	63.78
5/8" drywall - hung, taped, floated, ready for paint	182.22 SF	2.10	382.66	0.00	382.66
Remove Acoustic ceiling (popcorn) texture	182.22 SF	0.39	71.07	0.00	71.07
Acoustic ceiling (popcorn) texture	182.22 SF	0.97	176.75	0.00	176.75
Room Totals: MSTRBDRM			2,219.79	0.00	2,219.79

<u>u</u> <u>1BATH</u> ⊢3' 1" <u>1" 1" 1" Room:</u>	BEDROOM1			Ceil	ling Height: 8'
	336.0	1 SF Walls		110.00 SF Ceiling	
	446.0	1 SF Walls & Ceiling		110.00 SF Floor	
	12.2	2 SY Flooring		42.00 LF Floor Pe	erimeter
	42.0	0 LF Ceil. Perimeter			
DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Heat/AC register - Detach & reset	1.00 EA	8.29	8.29	0.00	8.29
Regrout tile floor	110.00 SF	2.33	256.30	0.00	256.30
Mask the walls and ceiling per square foot - plastic and tape	446.01 SF	0.12	53.52	0.00	53.52
Remove 1/2" drywall - hung, taped, floated, ready for paint	16.00 SF	0.35	5.60	0.00	5.60
1/2" drywall - hung, taped, floated, ready for paint	16.00 SF	2.03	32.48	0.00	32.48
Remove 5/8" drywall - hung, taped, floated, ready for paint	110.00 SF	0.35	38.50	0.00	38.50
5/8" drywall - hung, taped, floated, ready for paint	110.00 SF	2.10	231.00	0.00	231.00
Seal then paint the walls and ceiling (2 coats)	446.01 SF	0.57	254.23	0.00	254.23
Remove Acoustic ceiling (popcorn) texture	110.00 SF	0.39	42.90	0.00	42.90
Acoustic ceiling (popcorn) texture	110.00 SF	0.97	106.70	0.00	106.70
Room Totals: BEDROOM1			1,029.52	0.00	1,029.52

TF	11' 8"	٦T
NDRY T	○ .	
=	BEDROON 0	-11'2'
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	, 9"7' 9"	╣⊥
	1 BATH	

Room: BEDROOM

124.44

124.44 SF Ceiling124.44 SF Floor44.67 LF Floor Perimeter

Ceiling Height: 8'

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Heat/AC register - Detach & reset	1.00 EA	8.29	8.29	0.00	8.29
Mask the walls and ceiling per square foot - plastic and tape	481.78 SF	0.12	57.81	0.00	57.81
Ceramic tile - Minimum charge	1.00 EA	385.00	385.00	0.00	385.00

357.34 SF Walls

481.78 SF Walls & Ceiling

44.67 LF Ceil. Perimeter

13.83 SY Flooring

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Seal then paint the walls and ceiling (2 coats)	481.78 SF	0.57	274.61	0.00	274.61
Remove Acoustic ceiling (popcorn) texture	124.44 SF	0.39	48.53	0.00	48.53
Acoustic ceiling (popcorn) texture	124.44 SF	0.97	120.71	0.00	120.71
Remove 5/8" drywall - hung, taped, floated, ready for paint	124.44 SF	0.35	43.55	0.00	43.55
5/8" drywall - hung, taped, floated, ready for paint	124.44 SF	2.10	261.32	0.00	261.32
Room Totals: BEDROOM			1,199.82	0.00	1,199.82

CONTINUED - BEDROOM

└────5'5" ─── ─	Room: LAUNDRY			Ceilin	ng Height: 8'
5'1"	167.1	9 SF Walls		27.11 SF Ceiling	
	194.3	0 SF Walls & Ceiling		27.11 SF Floor	
	3.0	1 SY Flooring		20.90 LF Floor Per	rimeter
	20.9	0 LF Ceil. Perimeter			
DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Regrout tile floor	27.11 SF	2.33	63.17	0.00	63.17
Room Totals: LAUNDRY			63.17	0.00	63.17

	Roon	n: LIVING				Ceiling H	leight: Sloped
ic		415.2	1 SF Walls			161.59 SF Ceiling	
		576.8	0 SF Walls & Ceiling	5		161.83 SF Floor	
		17.9	8 SY Flooring			45.42 LF Floor Pe	rimeter
		54.5	7 LF Ceil. Perimeter				
Missing Wall:	1-	3'11'' X 8'0''	Opens int	o DININ G	Goes	to Floor/Ceiling	
Missing Wall:	1 -	5'0'' X 8'0''	Opens int	o DININ G	Goes	to Floor/Ceiling	
DESCRIPTION		QUANTITY	UNIT COST	R	CV	DEPREC.	ACV
Mask the walls and ceiling p foot - plastic and tape	er squar	e 576.80 SF	0.12	69	.22	0.00	69.22
R&R Tile floor covering - St grade	tandard	161.83 SF	8.31	1,344	.81	0.00	1,344.81
Seal then paint the walls (2 c	coats)	415.21 SF	0.57	236	6.67	0.00	236.67
Remove Mirror - 1/4" plate		84.00 SF	0.24	20	.16	0.00	20.16
Mirror - 1/4" plate glass		84.00 SF	7.64	641	.76	0.00	641.76
Room Totals: LIVING				2,312	2.62	0.00	2,312.62
т <mark>е е е е т</mark> т	Roon	n: KITCHEN				Ceiling H	leight: Sloped
		357.7	1 SF Walls			89.09 SF Ceiling	
		446.7	9 SF Walls & Ceiling	,		88.81 SF Floor	
		9.8	7 SY Flooring			38.00 LF Floor Pe	rimeter
		38.0	6 LF Ceil. Perimeter				

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Regrout tile floor	88.81 SF	2.33	206.93	0.00	206.93
Mask the walls per square foot - plastic and tape	357.71 SF	0.12	42.93	0.00	42.93
Seal then paint the walls (2 coats)	357.71 SF	0.57	203.89	0.00	203.89
Remove Sink faucet - Kitchen - Standard grade	1.00 EA	16.07	16.07	0.00	16.07
Sink faucet - Kitchen - Standard grade	1.00 EA	92.02	92.02	0.00	92.02
Cabinetry repair - Minimum charge	1.00 EA	160.00	160.00	0.00	160.00
Room Totals: KITCHEN			721.84	0.00	721.84

_	15' 8"	Room: Family	Ceiling Height: Sloped
10' 2"		380.80 SF Walls 535.74 SF Walls & C 17.25 SY Flooring 50.93 LF Ceil. Perin	44.42 LF Floor Perimeter

Missing Wall:

-10'8"-

1 - 6'5" X 8'0"

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Opens into HALL Goes to Floor/Ceiling

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Regrout tile floor	155.27 SF	2.33	361.78	0.00	361.78
Mask the walls and ceiling per square foot - plastic and tape	529.26 SF	0.12	63.51	0.00	63.51
Seal then paint the walls (2 coats)	374.32 SF	0.57	213.36	0.00	213.36
Paint acoustic ceiling (popcorn) texture - 1 coat	154.94 SF	0.39	60.43	0.00	60.43
Remove 5/8" drywall - hung, taped, floated, ready for paint	16.00 SF	0.35	5.60	0.00	5.60
5/8" drywall - hung, taped, floated, ready for paint	16.00 SF	2.10	33.60	0.00	33.60
Remove Acoustic ceiling (popcorn) texture	16.00 SF	0.39	6.24	0.00	6.24
Acoustic ceiling (popcorn) texture	16.00 SF	0.97	15.52	0.00	15.52
R&R French door - Exterior - metal - insulated - pre-hung unit	1.00 EA	697.54	697.54	0.00	697.54
Room Totals: Family			1,457.58	0.00	1,457.58

	Roo	m: DINING				Ceili	ng Height: 8'
		177.0	2 SF Walls			101.60 SF Ceiling	
		278.6	2 SF Walls & Ceiling	5		101.60 SF Floor	
		11.2	9 SY Flooring			22.13 LF Floor Pe	rimeter
		22.1	3 LF Ceil. Perimeter				
Missing Wall:	1 -	9'8'' X 8'0''	Opens int	to HALL	Goes t	to Floor/Ceiling	
Missing Wall:	1-	3'11" X 8'0"	Opens int	to LIVIN G	Goes t	to Floor/Ceiling	
Missing Wall:	1-	5'0'' X 8'0''	Opens in	to LIVIN G	Goes t	to Floor/Ceiling	
DESCRIPTION		QUANTITY	UNIT COST	R	CV	DEPREC.	ACV
Regrout tile floor		101.60 SF	2.33	23	5.73	0.00	236.73
SAMPLE							04/14/2007

CONTINUED - DINING

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Mask the walls and ceiling per square foot - plastic and tape	274.55 SF	0.12	32.95	0.00	32.95
Seal then paint the walls (2 coats)	172.94 SF	0.57	98.58	0.00	98.58
Room Totals: DINING			368.26	0.00	368.26

	Room: PORCH	Ceiling Height: 8'
ן קיין קיין קיין קיין קיין	224.01 SF Walls	40.49 SF Ceiling
PORCH Clst -7 -7	264.50 SF Walls & Ceiling	40.49 SF Floor
⊥ [4.50 SY Flooring	28.00 LF Floor Perimeter
	28.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Regrout tile floor	40.49 SF	2.33	94.34	0.00	94.34
Room Totals: PORCH			94.34	0.00	94.34

	Room: HA	LL				С	eiling Height: 8'
ะ่่่่เจ้า <u>หม</u> น เ		209.6	4 SF Walls			80.12 SF Ceilin	ıg
и ЦЦ ^{0'} — <u>1</u> 11 —9' 8"———— <u>Дабай (</u> +3: 1" - <u>1</u>		289.76 SF Walls & Ceiling			80.12 SF Floor		
		8.9	0 SY Flooring			26.20 LF Floor	Perimeter
		26.2	0 LF Ceil. Perime	ter			
Missing Wall: 1	- 9'8''	X 8'0''	Opens	into DININ G	Goes to	Floor/Ceiling	
Missing Wall: 1	- 6'5''	X 8'0''	Opens	into Family	Goes to	Floor/Ceiling	
DESCRIPTION	QT	JANTITY	UNIT COST	R	CV	DEPREC.	ACV
Regrout tile floor		80.12 SF	2.33	186	5.68	0.00	186.68
Mask the walls and ceiling per s foot - plastic and tape	quare	283.27 SF	0.12	33	.99	0.00	33.99

CONTINUED - HALL

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Seal then paint part of the walls (2 coats)	44.67 SF	0.57	25.46	0.00	25.46
Room Totals: HALL			246.13	0.00	246.13
Room:	CLOSET			Ceili	ng Height: 8'
	160.8	3 SF Walls		25.25 SF Ceiling	
ット 2 2 1 2 1 2 1 2 1 2 2 1 2 2 1 2 2 2 2	186.0	8 SF Walls & Ceiling		25.25 SF Floor	
		1 SY Flooring		20.10 LF Floor Per	rimeter
·····☆(<u>L寺</u>) ⊢5'7" — ┥	20.1	0 LF Ceil. Perimeter			
DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Mask the walls and ceiling per square	186.08 SF	0.12	22.33	0.00	22.33
foot - plastic and tape Seal then paint the walls (2 coats)	160.83 SF	0.57	91.67	0.00	91.67
Room Totals: CLOSET			114.00	0.00	114.00
				Ceili	na Haiaht. 9
Room:	CLOSET1			Cem	ng Height: 8'
Room:		7 SF Walls			ng Height: 8
	154.6	7 SF Walls 9 SF Walls & Ceiling		17.52 SF Ceiling 17.52 SF Floor	ng Height: 8
	154.6 172.1	7 SF Walls 9 SF Walls & Ceiling 5 SY Flooring		17.52 SF Ceiling	
	154.6 172.1 1.9	9 SF Walls & Ceiling		17.52 SF Ceiling 17.52 SF Floor	
	154.6 172.1 1.9	9 SF Walls & Ceiling 5 SY Flooring		17.52 SF Ceiling 17.52 SF Floor	
	154.6 172.1 1.9	9 SF Walls & Ceiling 5 SY Flooring	RCV	17.52 SF Ceiling 17.52 SF Floor	
HOSETT F. HOSETT	154.6 172.1 1.9 19.3	 9 SF Walls & Ceiling 5 SY Flooring 3 LF Ceil. Perimeter 	RCV 40.82	17.52 SF Ceiling 17.52 SF Floor 19.33 LF Floor Pe	rimeter
12'9" -1 -2'9" -1 -2	154.6 172.1 1.9 19.3 QUANTITY	 9 SF Walls & Ceiling 5 SY Flooring 3 LF Ceil. Perimeter UNIT COST 		17.52 SF Ceiling 17.52 SF Floor 19.33 LF Floor Per DEPREC.	rimeter

на сі 2" — Коот:	CLOSET2			Ceili	ing Height: 8'
	197.3	3 SF Walls		38.00 SF Ceiling	
	235.3	3 SF Walls & Ceiling		38.00 SF Floor	
ซี่ <u>CLOSET2</u> ซี่ เอ็ ซ ซ ซ 	4.2	2 SY Flooring		24.67 LF Floor Perimeter	
24.67 LF Ceil. Perimete					
DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Seal then paint the walls (2 coats)	197.33 SF	0.57	112.48	0.00	112.48
Mask the walls and ceiling per square foot - plastic and tape	235.33 SF	0.12	28.24	0.00	28.24
Room Totals: CLOSET2			140.72	0.00	140.72

Room:	Bath			Ceili	ng Height: 8'
	250.0 4.6	08.00 SF Walls 50.00 SF Walls & Ceiling 4.67 SY Flooring 26.00 LF Ceil. Perimeter		42.00 SF Ceiling42.00 SF Floor26.00 LF Floor Perimeter	
DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Seal then paint the walls (2 coats)	208.00 SF	0.57	118.56	0.00	118.56
Mask the walls and ceiling per square foot - plastic and tape	250.00 SF	0.12	30.00	0.00	30.00

 Bidet - Detach & reset
 1.00 EA
 80.76
 80.76
 0.00
 80.76

 Room Totals: Bath
 229.32
 0.00
 229.32

⊢2'6" →	Room: Clst			Ceili	ng Height: 8'
-2' 4 -2' 4 -2' 4 -2' 4 -2' 6" −	102.67 SF Walls112.19 SF Walls & Ceiling1.06 SY Flooring12.83 LF Ceil. Perimeter			9.53 SF Ceiling9.53 SF Floor12.83 LF Floor Perimeter	
DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV

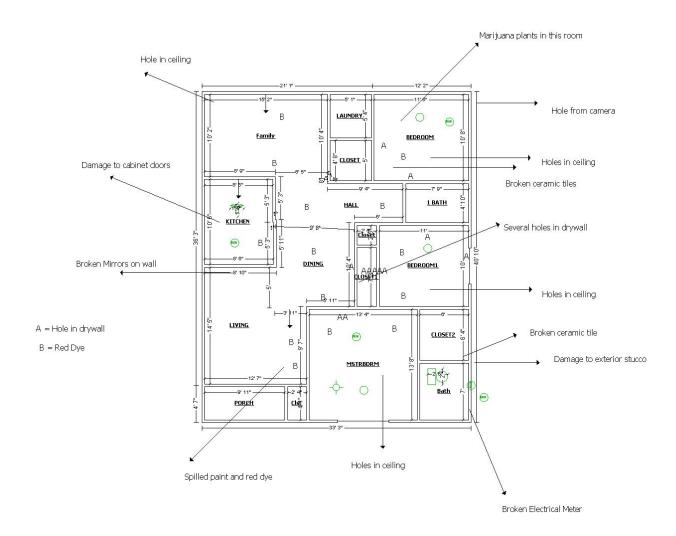
CONTINUED - Clst

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
Seal then paint the walls (2 coats)	102.67 SF	0.57	58.52	0.00	58.52
Mask the walls and ceiling per square foot - plastic and tape	112.19 SF	0.12	13.46	0.00	13.46
Room Totals: Clst			71.98	0.00	71.98
Area Items Total: Main Level			10,989.95	0.00	10,989.95
Line Item Totals: SAMPLE			10,989.95	0.00	10,989.95

Grand Total Areas:

4,152.60	SF Walls	1,247.21	SF Ceiling	5,399.81	SF Walls and Ceiling
1,247.50	SF Floor	138.61	SY Flooring	503.50	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	512.81	LF Ceil. Perimeter
1,247.50	Floor Area	1,357.72	Total Area	4,159.11	Interior Wall Area
1,218.82	Exterior Wall Area	148.17	Exterior Perimeter of Walls		
0.00	Secular and America	0.00	Namban of Community	0.00	Tetel Decimentary Learnet
	Surface Area		Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Main Level



Main Level

Subject Photo Page

Borrower/Client	Sample			
Property Address	URAR/XACTIMATE SAMPLE			
City	Miami	County Miami-Dade	State FI	Zip Code 33175-7120
Lender	Bank Of America			



Subject Front

URAR/XACTIM/	ATE SAMPLE
Sales Price	
Gross Living Area	1,306
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2
Location	Average
View	Residential
Site	5,000 Sq.Ft.
Quality	Average
Age	24 Yrs





Subject Rear

Subject Street

Borrower/Client	Sample			
Property Address	URAR/XACTIMATE SAMPLE			
City	Miami	County Miami-Dade	State FI	Zip Code 33175-7120
Lender	Bank Of America			



Living Room

URAR/XACTIMATE SAMPLE				
Sales Price				
Gross Living Area	1,306			
Total Rooms	6			
Total Bedrooms	3			
Total Bathrooms	2			
Location	Average			
View	Residential			
Site	5,000 Sq.Ft.			
Quality	Average			
Age	24 Yrs			







Dining Room

Borrower/Client	Sample			
Property Address	URAR/XACTIMATE SAMPLE			
City	Miami	County Miami-Dade	State FI	Zip Code 33175-7120
Lender	Bank Of America			



Fami	ly	Ro	om
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URAR/XACTIM/ Sales Price	ATE SAMPLE
Gross Living Area	1,306
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2
Location	Average
View	Residential
Site	5,000 Sq.Ft.
Quality	Average
Age	24 Yrs







Family Room Ceiling

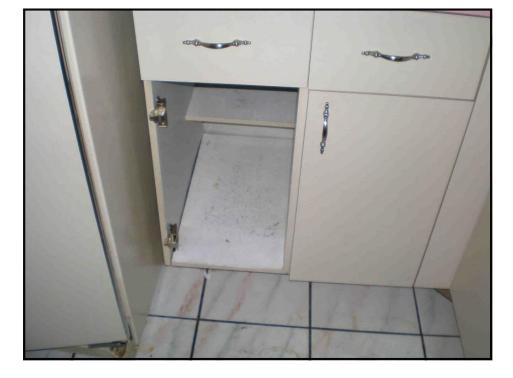
Borrower/Client	Sample			
Property Address	URAR/XACTIMATE SAMPLE			
City	Miami	County Miami-Dade	State FI	Zip Code 33175-7120
Lender	Bank Of America			



Kitchen Cabinet

URAR/XACTIMATE SAMPLE				
Sales Price				
Gross Living Area	1,306			
Total Rooms	6			
Total Bedrooms	3			
Total Bathrooms	2			
Location	Average			
View	Residential			
Site	5,000 Sq.Ft.			
Quality	Average			
Age	24 Yrs			





Kitchen Broken Door

Kitchen Door

Borrower/Client	Sample			
Property Address	URAR/XACTIMATE SAMPLE			
City	Miami	County Miami-Dade	State FI	Zip Code 33175-7120
Lender	Bank Of America			



Kitchen	Door
URAR/XACTIMATE SA	MPLE

Sales Price	
Gross Living Area	1,306
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2
Location	Average
View	Residential
Site	5,000 Sq.Ft.
Quality	Average
Age	24 Yrs







Bedroom Wall

Comparable Photo Page

Borrower/Client	Sample			
Property Address	URAR/XACTIMATE SAMPLE			
City	Miami	County Miami-Dade	State FI	Zip Code 33175-7120
Lender	Bank Of America			







Comparable 1

1019 SW 137 Place				
1.1 miles SW				
385,000				
1,334				
6				
3				
2				
Average				
Residential				
4,500 SqFt.				
Average				
20 Yrs				

Comparable 2

1151 SW 142 Place				
Prox. to Subject	1.1 miles SW			
Sale Price	395,000			
Gross Living Area	1,569			
Total Rooms	6			
Total Bedrooms	3			
Total Bathrooms	2			
Location	Average			
View	Residential			
Site	4,769 SqFt.			
Quality	Average			
Age	18 Yrs			

Comparable 3

13854 SW 22 Street				
Prox. to Subject	1.1 miles SW			
Sale Price	425,000			
Gross Living Area	1,315			
Total Rooms	6			
Total Bedrooms	3			
Total Bathrooms	2			
Location	Average			
View	Residential			
Site	5,250 SqFt.			
Quality	Average			
Age	23 Yrs			

Location Map

Borrower/Client	Sample			
Property Address	URAR/XACTIMATE SAMPLE			
City	Miami	County Miami-Dade	State FI	Zip Code 33175-7120
Lender	Bank Of America			

